

insuring that its officers are responsive to the members' concerns and interests. It also provides hands-on experience in local democratic institutions, which are the building blocks of strong national democracies.

Along with the personal benefits associated with credit union membership comes the more important collective benefit of capital formation. Financial institutions such as banks and credit unions have always served an important function in providing capital for new businesses and in turn economic growth. This is based on the fundamental relationship between savings and investment. Greater individual savings leads to greater business investment. This investment leads to more productivity and greater competitiveness, and we know that greater competitiveness means better jobs and higher standards of living. The bottom line is that a critical component to Poland's prospects for long-term economic development and growth must be the assurance that all Polish citizens have access to sound financial institutions for their hard earned savings and that these institutions serve their communities well.

I applaud the ongoing efforts to build and strengthen Poland's private financial institutions. In particular, I want to recognize Grzegorz Bierecki who has been instrumental in the development of the credit union movement in Poland. I also want to thank Mike Mercer, president of the Georgia Credit Union Affiliates, for bringing this matter to my attention. I believe this movement is worthy of the Senate's attention and support.

RETIREMENT OF BERNICE HARRIS

Mr. HATCH. Mr. President, this is a sad day in the U.S. Senate.

Mrs. Bernice Harris, a loyal and hard-working employee in the Russell Coffee Shop, leaves the Senate today after more than three decades of dedicated service.

In a body which is divided on many issues, it is safe to say there is total agreement on Bernice.

Bernice made the Senate, and in particular the Russell Building, a better place in which to work. Each morning, we could count on seeing Bernice's smiling face and her friendly greeting, undoubtedly helping us get through a hectic day.

We will all miss Bernice's unflinching good cheer as well as her unique outlook on life. Bernice has such a wonderful perspective that she never failed to improve my day and many days of many others in the Senate community.

So although it's a sad day in the Senate, it is a happy day in the house—the household of Bernice Harris. It is hard for me to relate how much we will miss Bernice. I am sure my colleagues will join with me in wishing Bernice well for her much-deserved retirement.

THE VERY BAD DEBT BOXSCORE

Mr. HELMS. Mr. President, a great many Americans don't have the faintest idea that the Federal debt is so incredibly enormous. Quite often, I ask friends if they know how many millions of dollars are there in a trillion?

Few know, but one thing they do know is that it was the U.S. Congress that ran up the enormous Federal debt that is now over \$5 trillion.

To be exact, as of the close of business yesterday, May 1, 1996, the total Federal debt—down to the penny—stood at \$5,096,321,323,731.34. On a per capita basis, every man, woman, and child in America owes \$19,249.10.

So, Mr. President, there are a million million in a trillion, which means that the Federal debt is now in excess of 5 million million dollars.

MESSAGES FROM THE PRESIDENT

Messages from the President of the United States were communicated to the Senate by Mr. Thomas, one of his secretaries.

EXECUTIVE MESSAGES REFERRED

As in executive session the Presiding Officer laid before the Senate messages from the President of the United States submitting sundry nominations which were referred to the Committee on Armed Services.

(The nominations received today are printed at the end of the Senate proceedings.)

MESSAGES FROM THE HOUSE

At 10:30 a.m., a message from the House of Representatives, delivered by Ms. Goetz, one of its reading clerks, announced that the House has passed the following bills, in which it requests the concurrence of the Senate.

H.R. 2149. An act to reduce regulation, promote efficiencies, and encourage competition in the international ocean transportation system of the United States, to eliminate the Federal Maritime Commission, and for other purposes.

H.R. 2641. An act to amend title 28, United States Code, to provide for appointment of United States marshals by the Attorney General.

The message also announced that the House agrees to the report of the committee of conference on the disagreeing votes of the two Houses on the amendments of the House to the bill (S. 641) to reauthorize the Ryan White CARE Act of 1990, and for other purposes.

The message further announced that pursuant to the provisions of 22 U.S.C. 276h, the Speaker appoints the following Members on the part of the House to the Mexico-United States Interparliamentary Group for the Second Session of the 104th Congress; Mr. KOLBE of Arizona, Chairman, Mr. BALLENGER of North Carolina, vice Chairman, Mr. GILMAN of New York, Mr. DREIER of California, Mr. GALLEGLY of California, Mr. MANZULLO of Illinois, Mr. BILBRAY of California, Mr. DE LA GARZA of Texas, Mr. RANGEL

of New York, Mr. MILLER of California, Mr. GEJDENSON of Connecticut, and Mr. FILNER of California.

MEASURES REFERRED

The following bills were read the first and second times by unanimous consent and referred as indicated:

H.R. 2149. An act to reduce regulation, promote efficiencies, and encourage competition in the international ocean transportation system of the United States, to eliminate the Federal Maritime Commission, and for other purposes; to the Committee on Commerce, Science, and Transportation.

H.R. 2641. An act to amend title 28, United States Code, to provide for appointment of United States marshals by the Attorney General; to the Committee on the Judiciary.

EXECUTIVE AND OTHER COMMUNICATIONS

The following communications were laid before the Senate, together with accompanying papers, reports, and documents, which were referred as indicated:

EC-2391. A communication from the Comptroller General of the United States, transmitting, pursuant to law, the report of comments on the second, third, and fourth special messages for fiscal year 1996; referred jointly, pursuant to the order of January 30, 1975, as modified by the order of April 11, 1986, to the Committee on Appropriations, to the Committee on the Budget, to the Committee on Agriculture, Nutrition, and Forestry, to the Committee on Armed Services, to the Committee on Foreign Relations, and to the Committee on Governmental Affairs.

EC-2392. A communication from the Secretary of Veterans Affairs, transmitting, pursuant to law, the annual report for fiscal year 1995; to the Committee on Veterans' Affairs.

EC-2393. A communication from the Chairman of the Council of Economic Advisers, Executive Office of the President, transmitting a report entitled, "Job Creation and Employment Opportunities: The United States Labor Market, 1993-1996"; to the Committee on Labor and Human Resources.

EC-2394. A communication from the Assistant General Counsel for Regulation, Department of Education, transmitting, pursuant to law, a notice of funding priorities for the Special Studies Program; to the Committee on Labor and Human Resources.

EC-2395. A communication from the Commissioner of the Office of Special Education and Rehabilitative Services, Department of Education, transmitting, pursuant to law, the annual report on Federal activities related to the Rehabilitation Act for fiscal year 1993; to the Committee on Labor and Human Resources.

EC-2396. A communication from the Director of the National Science Foundation, transmitting a draft of proposed legislation to authorize the Foundation for fiscal years 1997 and 1998; to the Committee on Labor and Human Resources.

EC-2397. A communication from the Deputy Executive Director and Chief Operating Officer of the Pension Benefit Corporation, transmitting, pursuant to law, a notice of three final rules; to the Committee on Labor and Human Resources.

EC-2398. A communication from the Thrift Depositor Protection Oversight Board, transmitting, pursuant to law, the report on the activities and efforts of the Resolution Trust